# EXHIBIT 2

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## EXHIBIT B

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INTEREST RATES AND INTEREST C	HARGES	
Annual Percentage Rate (APR) for Purchases	23.99% This APR will vary with the market based on the Prime Rate.	
Penalty APR and When It Applies	26.99% This APR will vary with the market based on the Prime Rate. This APR will be applicable to your Account if you:  • fail to make any Minimum Payment by the date and time due (late payment); or  • make a payment to us that is returned unpaid.  How Long Will the Penalty APR Apply?: If APRs are increased for a payment that is more than 60 days late, the Penalty APR will apply indefinitely.	
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 25 days following the close of each billing cycle. We will not charge interest on new purchases provided you have paid your entire balance in full by the due date each month.	
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.00.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	

	- Marie
FEES	
Annual Fee	None
Penalty Fees Late Payment Returned Payment	Up to \$35 Up to \$35

How We Will Calculate Your Balance: We use the average daily balance method (including new transactions). See "Periodic Interest Charge Calculation" section of the Cardmember Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights are included in the Cardmember Agreement, See "Your Billing Rights" section for full details.

Prime Rate: Estimated variable APRs are based on the 3.25% Prime Rate.

- a. We add 20.74% to the Prime Rate to determine the Purchase APR (monthly periodic rate currently 1.999%).
- b. We add 23.74% to the Prime Rate to determine the Penalty APR (monthly periodic rate currently 2.249%).

The Information about the costs of the credit card account described above is accurate as of September 21, 2014. This Information may have changed. For the most current information contact us at 1-800-554-5740.

Authorization: When you apply for a Kohl's credit card from Capital One, N.A. ("Capital One", "we", or "us"), you agree to the following:

- You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account, if you ask, we will teil you the name and address of each credit bureau from which we obtained a report about you.
- You are providing information in this application to Capital One and to Kohl's, Capital One may provide information about you (even if your application is declined) to Kohl's so that they can create and update their records, and provide you with services and special offers.
- 3. By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement. If you open your account in a Kohl's store you acknowledge receipt of this disclosure and a copy of the Cardmember Agreement before your first purchase.
- 4. As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason.
- We will review your credit history to determine if you qualify for an account and, if so, your credit line. Based on this review, you may not receive a card.
- 6. You must be at least 18 years old to qualify (19 in AL and NE).
- 7. You acknowledge that you must provide additional information electronically, including income. Alimony, child support or separate maintenance income need not

be revealed if you do not wish it to be considered as a basis for repaying this obligation.

- 8. You acknowledge that you have read and agree to be bound by the important rate and fee disclosures and the terms stated under this Authorization and the Cardmember Agreement section of the disclosures attached to this form. You agree that we may verify your information, check your credit history and secure followup credit reports on you.
- Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

New York and Vermont Residents: Capital One may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods.

New York State Department of Financial Services -1-877-226-5697 or http://www.dfs.ny.gov/consumer/ creditdebt.htm

California Residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the

plan to any joint applicant. As required by faw, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Married Wisconsin Residents: No provision of any marital property agraement, unliateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Kohl's, PO Box 3120, Milwaukee, WI 53201.

Omission of any information requested on the application may be reason for denial of an account.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government light the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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KOHU'S CARDMEMBER AGREEMENT

Nonce summitteners ABREMENT
This agreement [Agreement] governs your Kohle credit card Account [Account] with us. Please keep this Agreement for your accords, this agree with us that the following terms apply to your Account.
Capital One, NA, and Kohle amy exchange information about you and your Account(g) as that you can receive the benefits of the Kohle Charge program and so that Kohle can inform you of additional information, offere and opportunities.

one was notice can inform you of additional information, offers and opportunities.

3. Definitions and Card Wages in this Agreement, the words "you" "you", and "canherment" riper to such persons who applies to the Account and each person who applies to be facilities to be facilities and each person who applies to be facilities and each person who agrees to be facile on the Account. The words "we," "up," and "out" rifer to Caphal One, At., the resette and issuer of the Account and any other person to whom this Agreement and/or the Account may be assigned, "You'ld" means Kohr's Department Store, inc., RSS-WITTOOD Ricognood for, Memorances erist, Wiscowshi SSOSI, Kohr's is servicing year Account on our behalf and is also reterred to abone or together with others as an agent. The word "Card" resears the card issued to you under this Agreement that may be used to make prochesses at Kohr's. You agree that all purchases made using the Account shall be only for personal, family, or household purposes. "Credit Plan" means any plan we may establish and make available only and Account that is subject to a migral earnus greening rate ("APP") or other terms. The sam of your Credit Plan balances equals your total Account balance. "New Balance" meets the amount displayed as the New Salance on each billing Statement.

2. Ammoniments We have the risbb to channes the terms of the forms.

billing Statement.

2. Amendments: We have the right to change the terms of this Agreement for any museus, and in any respect, by adding, deleting or modifying any georision, including APIs, fees, the minimum payment and other terms. We can add a new provision without regard to whether the provision deletion with a matter already addressed by this Agreement.

matter arready nodressed by this Agreement. In certain circumstances, we are required by taw to notify you of changes to the terms of this Agreement, and in other circumstances we may not be required to do so. When required by law to advise you that you have a legal right to reject any changes we make, we will provide an explanation about how to do that.

how to do that.

In some circumstances, APRs or ether aspects of your Account may change own thaugh the terms of the Account do not change, for example when the Prime Rate changes or the Pennity APR section report and the APR section about our right to increase APRs on outcarding balances and/or humar transactions for events of default including tale payment.

3. Account Information: We request certain information about you to manage your Account. This includes:

In your logal maries;
2) a valid maling address and residential address (if different);
3) aurullate of britis
(4) your Secksi Security number or other government identification number;
(5) your telephone and cell phone number(s);
(6) your income information; and

(7) your emuil activess.

If you change your contact information such as any mailing address, telephone number of chall address, you must notify us immediately in writing at the address

We may obtain refer to the property of the pro

 Promise to Pay: in return for extending credit to you on this Account from time to 4. Promise to Pay, in return for extending scientifus you are miss Account with what time, you agree to pay us for all goods and survices you charge to this Account, plus any kinerot, fees and other charges set forth below, accounting to the terms of this Agreement. If more than one person has applied for a ris fastle, on the Account, then (e) each of you will be usponsible for paying all charges incurred by either of you are mayone either of you permit to use this Account, then or anyone either of you permit to use this Account, then are anyone either of you permit to use this Account, then are also provide Statements and communications to any of you, and (c) notice to one of you will be considered.

notice to all of you.

5. Authorized Users: If you ask up to issue a Card to airy other person, they are an "Authorized Users." We may require contain information about them. We may limit they may have occess to notice information about them. We may limit they are account. You will be responsible for paying all charges on your Account reade by an Authorized User, the agree to notify each furtherized User, that we may receive, record, exchange and use information about their or her in the same reamener we do with information about you as described in this agreement.

as described in this agreement.

If you want to remove an Authorized User from your Account, you must contact us at the Cadiomer Service telephone number on you Statement or on the book of your Card and request their removal. They will be able to use your Account until you have notified us that you are removing them from your Account, During this time, you will detil be responsible for all amounts they change to your Account. You will be reopportable awant it bees amounts to not appear on your Account. You will be remove them amounts they change to your Account. We request that any of the change them from your Account, To remove them from your Account.

reserves the right to ramover them from your Account, To remove them from your Account, any say close your visiting Account and Issue a new Card with a new Account hardbest.

6. Whee Effective: Your signature, including any electronic signature, on the application for this Account or en any sales receipt, or your use of this Account, is your current to the terms of this Agreement, which was not your control to the terms of this Agreement will us and your acknowledgment, of the terms of this Agreement will us and your acknowledgment, of the property of

Penalty APR. The Prints Rate plus 23.74%, currently 26.99% (monthly periodic rate 2.49%). The APR and menthly periodic rate stated are estimates bissed on the 3.25% Prime Rate.

The Penalty APR will be applicable to your account if you:

The Penelry APR will be applicable to you account a you:

A fail to make any minimum payment by the calle and three due (talle payment) or

B, make a payment to us that is returned undakt.

Hefere we apply the Penelry APR on any type of transaction or habinizar, we will provide you tay notice sequence by law in advance that talls you which future transactions undown outstanding behances are subject to the Penelly APR and when the APRs will increase.

the APRs will increase.

If your APRs are increased on any type of transaction for any of the reasons above, the Penalty APR will be applicable indefinely to future transactions of that type that occur more than 14 days after we provide you reduce about the APR increase. If we do not receive any minimum payment within 60 days of the date and time day, the Penalty APR will be applicable to full constrainting hashness and faulter transactions on your Account, however, if we receive set consecutive minimum payments by the date and mine date beginning with the first symmet due after the effective date of the forcess, we will stop applying the Penalty APR to transactions that occurred prior to or within 14 days after we provided you netted about the APR increase. See the Amendments section about our rights to increase APRs and make other changes to your Account for any reason-

other changes in your Account for any reason.

Premettorial Gredit Plans, From time to time, we may offer one or more Promotional Credit Plans, From time of your purchase. Only cardain pixchases inay be eligible for Promotional Credit Plans, These plans may have spotial repayment tents and are conditioned on your finely payment of at least the required payment amount each bitting tycle; a.) Reduced Rate Credit Plan - With this plan, you

will receive a reduced APR on your purchase for a specified period; b.) Special Repayment Term Reduced APR Gredit Plan - with this plan, a special repayment term with the applies to the reduced APR Promotional Credit Plan purchase for the specified period.

specume person.

If you make more than one purchase on your ourd, the balances for the Promotional Credit Plan purchases day be treated differently than other hatmoon. We will advise you if your purishmooth in custals program features limits you'r eligibility for any Promotional Certail Plan.

nimure interest Charge, We may charge no less than the minimum interest upp of \$1.00 if any periodic interest is due for a billing period.

Administration of the periodic linkers is due for a bitim period.

8. Periodic inherest Charge Calculation — Average Davis Balance (featuring the Periodic Inherest Charge Calculation — Average Davis Balance (featuring bear Periodic series). We figure the periodic Inherest Charges on your Account by applying the applicables monthly periodic rates to the "average daily balance" of your Account (including current transactions); to gait the "average daily balance" of your Account (including current transactions); to gait the "average daily balance" of your Account (including current transactions); to gait the "average daily balance" of your Account (including current transactions); to gait the "average daily balance of other amounts), we take the balance transparament, resides or record adjustments, the substrate of payments, resides or record adjustments, the substrate of adjustments, the substrate of adjustments of the payments, resides or record adjustments and older the state by the number of days in the billing cycle. This gives us the "average daily balance" for each billing period was add to the daily balance the unpaid periodic interest charges from the prior billing period on the two your compound interest on a monthly balance. The prior billing period of the way we compound interest on a monthly balance from the prior billing period of the way we compound interest on a monthly balance.

9. Payments Minintern Payment, You must make your minimum, payment in a way that we receive it by the time and state it is due. The minimum payment for your Access includes the minimum payment do on each Credit Pan. You may make payments greater than your required minimum payment. This will reduce the indexest changes that are added to your Account.

that are added to your Account.

Your minimum payment will be the larger of: i) \$25 (or lotal arround you own if less than \$25); or if the sum of 1% of the New Balance (which does not tricknish balances on any Special Repayment from Reduced APP Promotional Secretif Pean, there is personal transparent to the secretif Pean, the personal Secretif Pean, the secretif Pean, the pean of the secretif Pean of the secretif Pean of the secretif Pean of the Special Pean of

minimum payment due on the previous Satisment.

Now We Apply Your Payments, in each billing cycle, we generally apply payments up to your inclinium payment amount to safety the minimum payment due on each Credit Parin, first to the highest APR Credit Parin balance and then to knew APR Credit Plan balances. We will apply any part of your payment oxceeding your colorisons payment find to the balance with the highest APR, and then to balances with lower APR.

with lower APIEs. Physical Bell of the APIEs and the APIEs

for up to 15 days.

For malled payments, your Statement and the envelope it comes in give you instructions about how, when and where to make your payments. You must follow those instructions. You payment will not be credited to your Account before we receive it at the address we specify for receipt of payments and in accordance with the payment instructions.

Payments made in stone by close of business will be credited as of date payment was received.

Payments made in storo by close of business will be credited as of data payment was received.

Tyou make a payment marked as paid in full or indicute that it is to pay all amounts you over us, you must send that payment to the special address on the back of your Statement, That address I called the "Cooking Payment" address, We may societ a conditional payment self-address. We may secrept a conditional payment and one agree that it pays all amounts you owe on your Account. Also, we may return a conditional payment for you address. We may love a conditional payment for any other amounts of your Account. Also, we may return a conditional payment for your and you will still over us the amount of the payment or any other amounts evened on your Account. You address us to collect any payment check lather self-address of your Account, or your payment checks electronically by sending the check number, check unmount, account and rotuting marbers to your bears, of we can collect your payment checks electronically by sending the check number, check unmount, account and rotuting marbers to your bears, of we can collect these checks by sending the same day we rocke your payment. We will not keep your ofiginal check, just a copy of it.

Vor may use our optionst services to make payments selectronically through our websits, our automated stelephone service or our customs service advisors. You do not have to see these other my your expensive services, we are not responsible if a payment amonder, and we may change you a feet for expedited payments amode with a customs carrier service, we are not responsible if a payment and the service. We are not responsible if a payment and the service we may still be surface, who are not responsible if a payment and the service we may sell be payment before an expensible of any entire the service we may be served to only poid. Even if it is, we may still beginned to an one of the payment amonder of the payment and the payment an

wie may still keep the fee.

O. Lugal Miches: For important information regarding your right to dispute billing errors under ridderal two use the section mented "feet Billing Rights" that accompanies you copy at this Apprenent, All rolloses relating to legal actions, including basinously relations, must be sent to its, through our agent, at Molins, ATTH: Crodit Administrator, P. 80: 30-34. Shebhasker, W. S.2023-39-34. Legal vedices sent to any other addecases with any other addecase with a significant of the sent and appreciate without sealing of selection others or we can accept also or put that preparents without sealing our right to have failure payments made

when they are due.

12. Returned Payment Fee: We may charge you this fee each time any paymen you make to us is not paid by your financial institution for any rememb, even it the institution later pays it. The returned payment fee is up to \$35.

Institution later pays 8. The returned payment feet is up to \$555.

13. Late Payment Feet We may chappe a late payment fee if we do not receive at least the required minimum payment for any billing periods by the date and time. It is don, You had payment feet will be zero 8 type balance is \$15 or less, \$15 it is your balance is \$15 or less, \$15 it is your balance is greater than \$15 but less than \$50,01, and \$25 it your balance is greater than \$25.00 it is less, \$15 it is payment fee will not exceed the amount of your continuous payment feet. If you pay late mad then pay late gaps in any of the need six consecutive billing particular the late payment fee will be up to \$55.00 until you have paid your abilitionum Payment when due for lax consecutive billing periods.

consecutive billing parieds the late payment few will be tip in 5:55.00 until you have paid your Ablerium Payment when due for the consecutive billing periods. In 4, BetautUcOstection Costs, You will be in default if you that to pay any minimum payment by the line and date it is due, if you breach may other promise or obligation under title Appressment, if you become incapacitated or die, or if you the for bankrupto; Sablpet to applicable law, we may also consider you to be in default under tible Appressment at juny time if any statement made by you to us in connection with his Account of any other credit program with its ways false or insteading; (the succeive information incidenting that you are bankrupto, or are unable to pay your debts us they become due; or we receive information handing us to conclude that you are no longer creditworkings, in evaluating your creditworkiness, you agree that we may set you information contained in consumer reports, and it ow for your resources or say other of your resources or say other of your credit, then classifies, repartiess of your performance on the Account. In the event of default, subject to any fight you may have ander applicable law, we may demand this you pay the entire unoused behaved due, if the Account is referred to an attorney's each amount period to your presource to most other and to the amount period to your performance on the account and the center and in the amount period to unoused behaved also, but could be accounted be a protected by applicable law, we may declared where permitted by applicable law, we may declared on the first method of the formation of the well assign a formation of the well assign as the period of the law will assign a few the period of the counter period of the law will assign a few that the period of the period of the law of the law

attorney's fees, but only to the extent and in the amount permitted by applicable law.

15. Your Cradit Limit and Canaciling set Limiting Your Gredit. We will assign a credit limit on your Account, You credit limit appearance your Statement, You are reuperable for keeping track of your Account balance including any less and interest changes and making just en translate below your credit limit, You must bey any amount over your credit limit, You must bey any amount over your credit limit, You must bey any amount over your credit limit, You must bey any amount over your credit limit, You must bey any amount over your credit limit, You must bey any amount over your credit limit, You must bey any credit limit, You must bey any your promise to any balance over your credit limit, You may change or canced your credit limit will not be about your from your obligations to pay Vit.

You may close your Account in any time, We may require you too your credit privileges or any feature, we will not be below to your forced the provise or may reason or your Account at any time for way masun, including Account inactivity, without notice. It we close your Account or assend your credit privileges or any feature, we will not be below to you for a spend your below to shall provide a closure than to us upon request. You will considure to be responsible for charges to your Account, you and any anthorized users must also using your Account inconditately and dealoy all cards or return them to us upon request. You will considure to be responsible for charges to your Account, or any other members to any cards in your of your fine about 50 your your below to any other members to be any other Account of the Agreement.

16. Gredit Cards, Leaf/Station Erredit Cards and Liability for finauthorized user must too or any other members to any other members be so will not be also seen countered.

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us at 1-200-564-5740 or write to m at Keeling, ATTN: Credit Administrator, P.O. Box 2120, Milwauckov, Wi 53201-3120. Do not use your Account if we consider it appropriate, 3120, Milwauckov, Wi 53201-3120. Do not use your Account if we consider it appropriate, You agree to provide as indomation to help us find out what happened. You will not be failed to may proautificate out that the page of the will be failed to the appropriate of the liable for any proautification to the best occurs after you notify us, You may, foreware, be liable for any proautification of the state occurs after you notify us, You may, foreware, be liable for simplification of the state occurs after you notify us, You may, foreware, be liable for simplification of the state occurs and use credit and income information about you from corecanter (credit) reporting agencies and other sources. We may report aftermation about you from corecanter (credit) reporting agencies and other sources. We may report aftermation about you from a proof account for othera, we may report account information account of the proof of the credit reporting agency in the proof of the credit in the state of the proof of the proof of the credit in the state of the proof of the credit in the state of the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the state of the proof of the credit in the state of the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the credit in the state of the proof of the proof of the credit in the state of the proof of the credit behavior, we will apply it to any new charges on your Account or provide the stand to your acquest of the proof of any credit

38. Greefit stansmoser voil apply it to any new changes on your Account or active or provide the instituted by you as required by law.

19. Greefit stansfedge; it you are sligible to receive Kohl's Chargo print marketing offers, Kohl's may, in its disarction, suspend your differs under the following inclusiosance, without final time of your Account has limited early or becomes inactive for a ported of limit, (b) your Account has limited early or becomes inactive for a ported of limit, (b) your Account becomes peat due and you do not make it current for a period of limit, (b) your Account becomes peat due and you do not make it current for a period of limit, (b) your account of a your contact information of the provided pro

YOU THE OR USE THE ACCOUNT.

23. Assignment We may assign your Account, any amounts you over us, or any et our rights and objections under this Agreement to a third party. The person to whom we make the assignment will be entitled to any of our rights that wa assign to that person. You may not assign this Account.

24. Enforcing this Agreement Who can delay enforcing or not enforce any of our rights under this Agreement whote taking our right to enforce than in the future, it any of the Items of this Agreement are found to be unenforceable, all other terms will remain to sail force.

25. FER INFORMATION: For information about your Account, please call the customer service stephnore number on the back of your card or anothing statement, or write us at Kotha, Alko: Credit Administrator, P.S. Sex 3120, Milwankee, W. YOUR BILLING RIGHTS; Keep Ibid Down for Fixure Uses

This notice tells you about your rights and our responsibilities under the Feir Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us on a separate sheet at the "Send inquiries to" address shown on your billing statement. In your letter, give us the following information:

· Account information: Your name and account number.

Dollar amount: The dollar amount of the suspecied error. Description of problem: If you think there is an orner on your bits, describe what you believe is wrong and why you believe it is a mistake.

You wrist contact use

Not must contact us:

\*Within 80 days, effer the error appeared on your statement.

\*At least 3 business drays before an automated payment is echeculed, if you wan!

to slop apprintent on the emount you tithink is wrong.

You must notify us of any operation errors in writing, from may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

- What Will LAMPEN AFIEM WE RECEIVE YOUR ELFIEM

  Thing was needed you viellete, we must all do wo bining.

  1. Within 30 days of receiving your lotter, we must kell you that we received your
  letter. We will also left you if we have already corrected the emot.

  2. Within 90 days of receiving your latter, we must either correct the emor or
  explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot by to cliect the amount in question, or report you as delinquent on that amount.

  The charge in question may mente on your statement, and we may continue to charge you bringed in that amount.
- White you do not have to pay the amount in question, you are responsible for the remainder of your belence.

  Whenever the second of the s
- We can apply any unpaid amount against your credit limit.

• We can apply any unpaid amount operate your creek limit. After we firstly our investigation, one of two things will happen: If we make a mistake: You will not have to pay the amount in question or any interest or other fees related to that i amount.

If we do not believe there was a arbitake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount; you are and the date preprinct is stow. We may then spoot you as delanquent if you do not pay the amount we think you own.

If you neezhe our explanation but this believe your bit is wrong, you must write to us within 10 days thefing us that you still relate to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bit. We must tall you the name of unyone to whom we reported you as delinquent, and we result to the pay the pay of the pay of the pay the pay of the pay the pay the pay of the pay.

NET UTILIZE OF GRANDAL REPORT AND AND THE THE THE THE THE THE SECONDAL REPORT AND THE BIRST \$50 OF THE AMOUNT HOLD QUESTION OFFER THE YOUR SHIP IS COTTOCK.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES.

by you are discussful with the goods or services that you have purchased with your credit card, and you have tried in good felfs to correct the problem with the marchant, you may have the right not to pay the remaining amount due on the

To use this right, all of the following must be inse:

- The purchase must have been made in your home state or within 100 miles of your current ensiring address, and the porchase price might have been more—than \$50, thick, feither of these are necessary flow privates was based on an advertisement we maked to you, or if we own the company that sold you he needs to record \$3.
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card secount do not qualify.

3, You must not yet have fully paid for the purchase.

If all of the critoria above are not and you are still dissolution with the purchase contact us in writing on a separate sheet at the "Seid Inquiries To" address showe on your billing statement.

on your usuary securitary.

While we investigate, the same rules apply to the disputed amount as discussed above. After we fisish our investigation, we will fail you our occision. At that point, if we fisish you we an amount and you do not pur, we may report you as delinquest.

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Rev. 09/2014 WHAT DOES CAPITAL ONE® DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us, This information can include:

Social Security number and income

What?

- Account balances and payment history
   Account transactions and credit card or other debt

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Capital One chooses to share; and whether you can limit

Reasons we can share your personal information	Does Capital One share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For Joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For πonaffillates to market to you	Yes	Yes
Call 1-800-564-5740 for gustomer service		

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Call 1-800-564-5740 or go to http://www.kohlscorporation.com/customer\_service/mykc/mykc.html

This notice is provided by Capital One with respect to your Kuhl's credit card.	
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
We collect your personal information, for example, when you  Open an account or give us your contact information  Use your credit or debit card or pay your bills Give us your income information  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies,	
Federal law gives you the right to limit only  Sharing for affiliates' everyday business purposes – information about your creditworthiness  Affiliates from using your information to market to you  Sharing for nonaffiliates to market to you	
State laws and Individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Your choices will apply to everyone on your account.	
Companies related by common ownership or control. They can be financial or nontinancial companies.  Our affiliates include financial companies with the Capital One, Chevy Chase, Onyx and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One National Association	
Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Nonaffiliales we share with can include insurance companies, service providers, retailers, data processors, and advertisers.	
A formal agreement between nonaffiliated financial companies that together market financial processors, and advertisers.	
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CA and VT Residents: We will not share your information with companies outside of Capital One, except for our everyday business purposes, for marketing our products and services to you or with your consent,

VT Residents Only: We will not disclose credit information about you within or outside the Capital One family of companies except as required or permitted by law. Telephone Communications - All telephone communications with us or our authorized agents may be monitored or recorded. The above notice applies only to your Kohl's Charge Accounts with Capital One and does not apply to any other accounts you have with the Capital One family of companies

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